

**Information to identify the case:**

Debtor 1	<u>Kenneth E Kanaszka Sr.</u>	Social Security number or ITIN	xxx-xx-6723
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Patricia A Kanaszka</u>	Social Security number or ITIN	xxx-xx-6912
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 19-17279-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth E Kanaszka Sr.  
aka Kenneth E Kanaszka

Patricia A Kanaszka

9/19/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kenneth E Kanaszka, Sr.  
Patricia A Kanaszka  
Debtors

Case No. 19-17279-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 19, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth E Kanaszka, Sr., Patricia A Kanaszka, 2 North Fork Road, Laurel Springs, NJ 08021-2825
518305420	+ Assets Recovery 23 LLC., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518174299	C&H Collection Services, PO Box 1399, Merchantville, NJ 08109-0399
518174300	+ CCMUA, Po Box 1105, Bellmawr, NJ 08099-5105
518305421	+ Camden County MUA, 1645 Ferry Ave., Camden, NJ 08104-1311
518174301	Cooper University Physicians, PO Box 95000-4345, Philadelphia, PA 19195-4345
518241087	+ Gloucester Township Municipal Utilities Auth, Attn Leonard J. Wood, Esq., 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816
518174302	+ Gloucester Township Tax Office, 1261 Chew Landing-Clementon Road, PO Box 8, Blackwood, NJ 08012-0008
518174305	+ Qual Ast Rec, 7 Foster Ave, Gibbsboro, NJ 08026-1191
518174307	Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
518174309	The Gloucester Township MUA, 401 W. Landing Road, PO Box 216, Glendora, NJ 08029-0216
519909455	Tower DB VIII Trust 2018-1, PO Box 71540, Philadelphia PA 19176-1540
519909456	Tower DB VIII Trust 2018-1, PO Box 71540, Philadelphia PA 19176-1540, Tower DB VIII Trust 2018-1, PO Box 71540 Philadelphia PA 19176-1540
518199278	+ Township of Gloucester, 1261 Chews Landing Road, Laurel Springs, NJ 08021-2898
518197487	US Bank as Cust for Tower DB VIII Trust 2018-1, PO Box 645040, Cincinnati OH 45264-5040

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2023 21:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 19 2023 21:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518276212	Email/PDF: resurgentbknotifications@resurgent.com	Sep 19 2023 21:51:25	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518174303	+ Email/Text: BKMAIL@planethomelending.com	Sep 19 2023 21:32:00	Planet Home Lending, 10 Reseach Parkway, Wallingford, CT 06492-1963
518174304	+ Email/Text: BKMAIL@planethomelending.com	Sep 19 2023 21:32:00	Planet Home Lending, 321 Research Pkwy, Suite 303, Meriden, CT 06450-8342
518307804	+ Email/Text: BKMAIL@planethomelending.com	Sep 19 2023 21:32:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
518174306	^ MEBN	Sep 19 2023 21:32:37	Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
518174308	+ Email/Text: legal-dept@cooperhealth.edu	Sep 19 2023 21:33:00	The Cooper Health System, 1 Cooper Plaza, Camden, NJ 08103-1489

TOTAL: 8

District/off: 0312-1

User: admin

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		US Bank as Cust for Tower DB VIII Trust

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name	Email Address
Barbara J. Snavelly	on behalf of Debtor Kenneth E Kanaszka Sr. jjresq1@comcast.net
Barbara J. Snavelly	on behalf of Joint Debtor Patricia A Kanaszka jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor Assets Recovery 23 LLC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Assets Recovery 23 LLC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7